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Deadline Is Approaching for Open Enrollment Sign-ups

CONCORD, NH – New Hampshire residents should be aware that the deadline to enroll in individual health insurance for 2020 is this Sunday, December 15. After this date, the only way people can enroll in an individual insurance plan is if they qualify for a special enrollment period, typically during the 60 days following certain qualifying life events. Enrollees must pay the first monthly premium by the insurance company's due date before 2020 coverage can take effect on January 1.

"Now is the time for New Hampshire residents who need individual coverage to enroll in a health plan for next year," said Insurance Commissioner John Elias. "Only if someone has a qualifying life event such as getting married or having a baby can they change their plan during the year. If consumers still have questions about what plan is best for their needs, they should reach out to an insurance agent or an enrollment assister for help understanding their options."

New Hampshire residents should be aware that there are only three companies selling qualified health plans: Anthem, Ambetter, and Harvard Pilgrim. Plans that are sold by a company other than these may not be approved to be sold in New Hampshire and may not include the same consumer protections and benefits as an ACA-compliant plan. If someone is unsure about the insurance company or agent they are dealing with, they should STOP before signing any paperwork or writing a check; and CALL the NH Insurance Department at 1-800-852- 3416; to CONFIRM the company or agent offering insurance is legitimate and licensed in the state.

"New Hampshire insurance companies are offering lower average premium rates for the second year in a row," stated Governor Chris Sununu. "This is a stark contrast to previous year's premium increases and is due to our commitment to working with the insurance companies to decrease premiums and deliver real savings for the people of our state. This will expand opportunities for Granite Staters to get coverage. Everyone who is purchasing a health insurance plan for 2020 should shop around, just as they would for any other big purchase, even if they like the plan they have now. There may be another plan out there that's more affordable or that has a better network of health care providers."

Even if a consumer likes their 2019 plan, they should still update their application on HealthCare.gov and shop and compare options for 2020. The only way to receive an accurate financial assistance amount for 2020 is to update and submit an application on the website. If consumers who purchase coverage through HealthCare.gov do not take any action they will be automatically enrolled into a plan by HealthCare.gov that is considered "similar" to their current plan; but that plan may not have a similar premium, and their doctors and prescription drugs may not be in network.

If a consumer needs assistance to select a plan during the open enrollment period, the Insurance Department recommends that they contact an insurance agent or an enrollment assister. Residents can receive assistance from of in-person assisters at no additional cost during the open enrollment period.

Consumers may visit the [Find Local Help](#) tool on HealthCare.gov to find a local agent or enrollment assister by zip code or they can contact [NH Navigator](#) by calling 1-877-211-NAVI.

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit www.nh.gov/insurance.